

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

SONJA DEMETRICE CLAIR

Debtor(s)

Case No. 19-03348 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2019.
- 2) The plan was confirmed on 02/05/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/17/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2024.
- 5) The case was completed on 03/21/2025.
- 6) Number of months from filing or conversion to last payment: 66.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,287.00.
- 10) Amount of unsecured claims discharged without full payment: \$70,789.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,908.06
Less amount refunded to debtor	\$787.27

NET RECEIPTS:**\$31,120.79****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,651.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$5,251.00**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE	Secured	1,182.00	1,190.75	1,190.75	1,190.75	73.88
Anfernee Clair	Unsecured	NA	NA	NA	0.00	0.00
ASCENDIUM EDUCATION SOLUTION	Unsecured	4,348.00	6,470.84	6,470.84	6,470.84	0.00
BROOKHAVEN RADIOLOGY	Unsecured	NA	271.00	271.00	271.00	0.00
Comenity Bank/Goody's	Unsecured	NA	NA	NA	0.00	0.00
Comenity Bank/Goody's	Unsecured	76.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	858.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
David Rawlings	Unsecured	NA	NA	NA	0.00	0.00
EXPRESS CHECK ADVANCE	Unsecured	487.80	517.80	517.80	517.80	0.00
Family Check Advance	Unsecured	487.80	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	15,374.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	11,640.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	9,080.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	4,939.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	4,856.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	3,957.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	3,867.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	3,536.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	3,499.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	3,403.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	797.00	NA	NA	0.00	0.00
Franklin Collection Se	Unsecured	NA	NA	NA	0.00	0.00
Goody's	Unsecured	75.00	NA	NA	0.00	0.00
KDMC PHYSICIAN CLINICS LLC	Unsecured	NA	122.00	122.00	122.00	0.00
Kings Daughters	Unsecured	5,400.00	5,931.37	5,931.37	5,931.37	0.00
KING'S DAUGHTERS MEDICAL CENT	Unsecured	NA	1,847.41	1,847.41	1,847.41	0.00
Merrick Bank/CardWorks	Unsecured	NA	NA	NA	0.00	0.00
Merrick Bank/CardWorks	Unsecured	1,301.00	NA	NA	0.00	0.00
MISSISSIPPI TITLE LOANS	Unsecured	487.80	487.80	487.80	0.00	0.00
Navient	Unsecured	2,190.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUICK CASH	Unsecured	365.85	NA	NA	0.00	0.00
REPUBLIC FINANCE, LLC	Secured	1,196.00	1,109.80	1,109.80	0.00	0.00
SOUTHWEST MS REGIONAL MEDICA	Unsecured	1,000.00	363.30	363.30	363.30	0.00
STATE BANK & TRUST	Unsecured	705.00	619.18	619.18	619.18	0.00
Thomas Carl Rollins Jr	Unsecured	NA	NA	NA	0.00	0.00
TILLMAN FURNITURE	Secured	2,889.00	2,438.25	2,438.25	2,438.25	151.29
Tower Loan	Secured	2,492.00	NA	NA	0.00	0.00
TOWER LOAN OF BROOKHAVEN	Secured	2,578.00	2,570.46	2,570.46	2,570.46	159.48
TOWER LOAN OF BROOKHAVEN	Unsecured	NA	3,142.78	3,142.78	3,142.78	0.00
U.S. Bankruptcy Court	Unsecured	NA	NA	NA	0.00	0.00
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,309.26	\$6,199.46	\$384.65
TOTAL SECURED:	\$7,309.26	\$6,199.46	\$384.65
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,773.48	\$19,285.68	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,251.00</u>	
Disbursements to Creditors	<u>\$25,869.79</u>	
TOTAL DISBURSEMENTS :		<u>\$31,120.79</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.